

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Eileen Benfield  
Debtor

Case No. 21-01554-MJC  
Chapter 13

District/off: 0314-5  
Date Rcvd: Oct 16, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2024:**

Recip ID	Recipient Name and Address
db	+ Eileen Benfield, 171 Swallow Circle, Bushkill, PA 18324-8731
5424200	+ AIG, PO BOX 818006, CLEVELAND, OH 44181-8006
5424201	+ BENSINGER & WEEKES, LLC, 529 SARAH ST, STROUDSBURG, PA 18360-2118
5424208	+ LAKEVIEW / M&T BANK, PO BOX 62182, BALTIMORE, MD 21264-2182
5424209	+ PMC FEDERAL CREDIT UNION, PO BOX 1144, EAST STROUDSBURG, PA 18301-4444

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 16 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5424202	+ EDI: CAPITALONE.COM	Oct 16 2024 22:39:00	CAPITAL ONE, PO BOX 31293, SALT LAKE CITY, UT 84131-0293
5424203	+ EDI: CITICORP	Oct 16 2024 22:39:00	CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5424204	+ EDI: CITICORP	Oct 16 2024 22:39:00	CITI CARDS/CITIBANK, P.O. BOX 6241, SIOUX FALLS, SD 57117-6241
5431014	EDI: CAPITALONE.COM	Oct 16 2024 22:39:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5435916	EDI: CITICORP	Oct 16 2024 22:39:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5424205	EDI: IRS.COM	Oct 16 2024 22:39:00	INTERNAL REVENUE SERICE, 11601 ROOSEVELT BLVD., MAIL DROP POINT N, PHILADELPHIA, PA 19154
5424206	EDI: JPMORGANCHASE	Oct 16 2024 22:39:00	JPMC CARD, PO BOX 15369, WILMINGTON, DE 19850
5428321	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Oct 16 2024 18:42:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5424207	Email/Text: PBNCNotifications@perituservices.com	Oct 16 2024 18:42:00	KOHL/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5436056	+ Email/Text: PBNCNotifications@perituservices.com	Oct 16 2024 18:42:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
5543632	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 18:44:48	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5543633	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 18:44:48	LVNV Funding LLC, PO Box 10587, Greenville,

5435048	Email/PDF: resurgentbknotifications@resurgent.com	Oct 16 2024 18:44:48	SC 29603, LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
5427154	^ MEBN	Oct 16 2024 18:37:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5428724	Email/Text: bkrgeneric@penfed.org	Oct 16 2024 18:42:00	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5435919	EDI: PRA.COM	Oct 16 2024 22:39:00	Pentagon Federal Credit Union, PO BOX 1432, Alexandria, VA 22313-2231
5446881	EDI: Q3G.COM	Oct 16 2024 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk, VA 23541
5446882	+ EDI: Q3G.COM	Oct 16 2024 22:39:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5424210	+ EDI: SYNC	Oct 16 2024 22:39:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for, Sadino Funding LLC 98083-0788
5424211	+ EDI: SYNC	Oct 16 2024 22:39:00	SYNCB/CARE CREDIT, C/O P.O. BOX 965036, ORLANDO, FL 32896-0001
5424461	^ MEBN	Oct 16 2024 18:38:04	SYNCB/LOWES, PO BOX 956005, ORLANDO, FL 32896-0001
5424212	+ EDI: TDBANKNORTH.COM	Oct 16 2024 22:39:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			TDRCS/RAYMOUR & FLANIGAN, 1000 MACARTHUR BLVD, MAHWAH, NJ 07430-2035

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5428788	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
5429873	*P++	PENTAGON FEDERAL CREDIT UNION, ATTN BANKRUPTCY DEPARTMENT, P O BOX 1432, ALEXANDRIA VA 22313-1432, address filed with court., Pentagon Federal Credit Union, PO Box 1432, Alexandria, VA 22313
5436614	*+	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2024 at the address(es) listed below:

Name	Email Address
Brent J Lemon	on behalf of Creditor Lakeview Loan Servicing LLC blemon@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeclf@pAMD13trustee.com
Robert J Kidwell, III	on behalf of Debtor 1 Eileen Benfield rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Eileen Benfield lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 6

**Information to identify the case:**

Debtor 1	Eileen Benfield	Social Security number or ITIN xxx-xx-1417
	First Name   Middle Name   Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN _____ EIN _____
United States Bankruptcy Court   Middle District of Pennsylvania		
Case number: 5:21-bk-01554-MJC		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Eileen Benfield

**By the  
court:**10/16/24Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**